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Attorney Docket No. JDC-001-US

PATENT**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

IN RE APPLICATION OF: JONATHAN D. COOPER

EXAMINER: HAYES, JOHN W.

APPLICATION NO.: 09/648,102

ART UNIT: 3621

FILED: 08/25/2000

CONFIRMATION NO: 4360

FOR: IMPROVED MONEY TRANSFER SYSTEM AND
METHOD WITH ADDED SECURITY FEATURES**OFFICIAL****RECEIVED**
CENTRAL FAX CENTER**CORROBORATIVE DECLARATION OF FRANCES M. DALE**
UNDER 37 CFR 1.131

OCT 17 2003

I, Frances M. Dale, declare:

1. I am the President of Entandem Inc. ("Entandem"). Entandem is a marketing and payment systems consulting company.
2. In March 2000, Jonathan Cooper contracted Entandem to assist him with securing relationships with banking institutions and bankcard associations (e.g. Visa) in order to implement his secure money transfer system.
3. On or about Wednesday, April 12, 2000, I received a document entitled "Operational Summary" from Mr. Cooper in preparation for a meeting the next week.
4. On April 17, 2000, I met with Mr. Cooper, Susan Templeton of Entandem, and attorney Len Rubin in Sterling, Virginia. I believe Mr. Rubin was present to provide legal guidance on money transfer regulations. Ms. Templeton and I were there to provide expertise regarding the banking and card service industries.
5. During the April 17 meeting, Mr. Cooper explained his invention in detail. In particular, Mr. Cooper described the details of a system and the process carried out by the system for sending money from one person to another. The sender would initiate the transaction by contacting a banking institution via the Internet, telephone or other manner to request the transfer. The sender would provide information such as the amount of the transfer, the identity of the recipient and the recipient's address. This information would be stored in a database for use in the transaction. A card for use at an ATM would then be assigned an authorization code (i.e., a PIN) and sent to

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the recipient. The PIN would also be provided to the recipient, typically directly by the sender. Optionally, the recipient would call a toll-free telephone number or use some other means to verify receipt of the card to provide sender information and PIN for the card to be activated. The recipient would then go to any participating ATM (i.e., an ATM on the Cirrus, Plus, Visa etc. network) to withdraw the money allocated by the sender using the card and the PIN. I believe the details provided by Mr. Cooper both orally and in writing in the form of the Operational Summary were sufficient for implementation once the necessary banking and card service relationships were secured.

6. I have reviewed the section entitled "DETAILED DESCRIPTION OF THE INVENTION" (paragraphs 46-110) and the related figures from Mr. Cooper's published patent application (Pub. No. US2003/0028491). I believe the systems and methods disclosed therein are consistent with the detail discussed at the April 17, 2000 meeting.
7. His invention was complex in that the secure money transfer described in the specification required use of banking operations and issuance of prepaid stored value cards that could be used at ATMs. Thus, it was impossible for him to simply build a working prototype in his garage. He needed to secure the cooperation of banking institutions and bankcard associations (e.g. Visa) to make use of their existing infrastructure. His technical explanation was sufficient for enabling implementation of his secure money transfer system provided the necessary banking and card service relationships was arranged. Attempting to secure these relationships was my company's task.
8. In order to carry out our task diligently, we needed to first approach and receive preliminary approval of the product design by Visa as well as approval for the use of the Visa TravelMoney or PLUS platform for the product. Having the approval of Visa was necessary in order to arrange the relationships with the banking institutions. Without the approval of Visa, the banking institutions would have been reluctant to establish a relationship with Mr. Cooper's company. To this end, we performed research, prepared a presentation, arranged for execution of a non-disclosure agreement with Visa, and arranged for a meeting with representatives of Visa. This meeting occurred on August 28, 2000.

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9. A number of Entandem personnel worked on the project from April to August of 2000. These included Robert Jack Dale, Susan Templeton, Katherine Vore, and me. At the time, Entandem utilized Quickbooks software to track time spent on particular projects. Attached hereto is a copy of a report generated from Entandem's Quickbooks records showing time spent on the project for Mr. Cooper's company from April to August of 2000.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true.

James M. Dale
Frances M. Dale

10/16/03
Date

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10/14/03 TUE 10:46 FAX 703 421 7641

ENTANDEM INC.

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10:15 AM
10/13/03ENTANDEM INC.
Time by Job Detail
All Transactions

Date	Billing Status	Duration	Notes
Date, Frances M			
Project Time			
JDC Holdings:3401-JDC Money Card Phase I			
4/8/2000	Unbilled	0:20	Mtg coordination; vmails; emails
4/8/2000	Unbilled	0:20	T/w Len
4/13/2000	Unbilled	0:25	T/w Kathy re lunch for mtg; t/w Jonathan re mtg
4/14/2000	Unbilled	0:30	Discuss bens plan
4/17/2000	Unbilled	6:15	M/w client
4/19/2000	Unbilled	0:20	T/w Len
4/24/2000	Unbilled	0:10	T/w Len
4/24/2000	Unbilled	0:20	T/w Jonathan
5/2/2000	Unbilled	0:15	Discuss outline w/Susan
5/10/2000	Unbilled	1:40	Review document; revise document; prepare presentation
5/11/2000	Unbilled	0:50	Slide presentation; t/w Jonathan; develop presentation
5/12/2000	Unbilled	3:25	Develop slides & presentation; calls to Bernie, Ray, re Code 10
5/15/2000	Unbilled	0:20	Project work
6/2/2000	Unbilled	0:25	NDAs
6/13/2000	Unbilled	0:40	T/w Len Rubin; t/w Jonathan
6/14/2000	Unbilled	0:10	Calls w/Len & Jonathan
7/10/2000	Unbilled	0:15	T/w Len
7/12/2000	Unbilled	0:10	T/w Jonathan
7/21/2000	Unbilled	0:20	T/w Len & Jonathan
8/2/2000	Unbilled	0:20	T/w Jonathan
8/10/2000	Unbilled	0:15	T/w Jonathan re patent
8/18/2000	Unbilled	0:20	T/w Jonathan
8/26/2000	Unbilled	3:40	Prep for mtg; m/w Jeff Kann
8/29/2000	Unbilled	0:10	T/w Len Rubin

Date, Robert J.			
Project Time			
JDC Holdings:3401-JDC Money Card Phase I			
4/14/2000	Unbilled	0:20	Product review
5/23/2000	Unbilled	0:15	Review project
5/24/2000	Unbilled	0:15	J. Kann
7/24/2000	Unbilled	0:10	Project review
7/27/2000	Unbilled	0:20	
8/1/2000	Unbilled	0:30	NDA/Visa; cov hr for NDA
8/18/2000	Unbilled	0:15	Review project
8/21/2000	Unbilled	0:50	Review project
8/28/2000	Unbilled	2:00	Mtg w/J Kann

Exhibit A
Date Declaration

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10/14/03 TUE 10:46 FAX 703 421 7641

ENTANDEM INC.

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10:15 AM
10/13/03ENTANDEM INC
Time by Job Detail
All Transactions

Date	Billing Status	Duration	Notes
Total Project Time			
Project Time: Travel Time			
JDC Holdings:3401-JDC Money Card Phase I			
8/29/2000	Unbilled	To SFO	
Total JDC Holdings:3401-J..			
Total Project Time: Travel Time			
[REDACTED]			
Robert J.			
Temperton, Susan M			
Project Time: JDC Holdings:3401-JDC Money Card Phase I			
4/13/2000	Unbilled	0:25	Review project information
4/14/2000	Unbilled	0:35	Review material; mtg prep
4/17/2000	Unbilled	7:45	Review project information; mtg; debrief
5/2/2000	Unbilled	0:40	Cyberbucks research; review file
5/3/2000	Unbilled	0:15	Project work
5/4/2000	Unbilled	1:25	Business plan
5/5/2000	Unbilled	5:15	Fax to Jonathan; project work
5/9/2000	Unbilled	0:10	Forward msg
5/11/2000	Unbilled	0:10	T/w Jonathan
5/12/2000	Unbilled	0:10	Review slides
5/15/2000	Unbilled	0:10	T/w Jonathan; update slides
5/22/2000	Unbilled	0:30	Project work
5/23/2000	Unbilled	0:30	T/w Jack re project; emails; review presentation
5/26/2000	Unbilled	0:55	T/w Jonathan re slides; notes for Fran
6/27/2000	Unbilled	0:30	T/w Jonathan; vmail/Fran
6/29/2000	Unbilled	0:05	Follow up
7/7/2000	Unbilled	0:10	T/w Jonathan
7/11/2000	Unbilled	0:15	Update slide
8/21/2000	Unbilled	0:35	Review project w/Jack
8/31/2000	Unbilled	1:05	Discuss project; t/w Jonathan; t/w Orbethur

Vare, Katherine J
Project Time
JDC Holdings:3401-JDC Money Card Phase I

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CAPSTONE LAW GROUP

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10/14/03 TUE 10:47 FAX 703 421 7641

ENTANDEM INC.

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10:45 AM
10/13/03

ENTANDEM INC
Time by Job Detail
All Transactions

Date	Billing Status	Duration	Notes
4/18/2000	Unbilled	0:50	Flow chart and process table